

**COASTALSOUTH BANCSHARES, INC.**

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3274727	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$439	\$387	-11.8%		
Loans	\$333	\$305	-8.3%		
Construction & development	\$55	\$35	-35.6%		
Closed-end 1-4 family residential	\$143	\$140	-1.9%		
Home equity	\$32	\$27	-15.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	58.0%		
Commercial & Industrial	\$41	\$39	-4.3%		
Commercial real estate	\$52	\$53	1.5%		
Unused commitments	\$33	\$34	2.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$31	\$35	11.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$9	-63.8%		
Cash & balances due	\$20	\$16	-22.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$116	\$197	70.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$107	\$199	87.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$400	\$357	-10.7%		
Deposits	\$333	\$299	-10.2%		
Total other borrowings	\$65	\$57	-12.9%		
FHLB advances	\$65	\$55	-15.4%		
Equity					
Equity capital at quarter end	\$39	\$30	-22.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	6.2%	--		
Tier 1 risk based capital ratio	12.9%	9.5%	--		
Total risk based capital ratio	14.1%	10.8%	--		
Return on equity <sup>1</sup>	-34.2%	-68.9%	--		
Return on assets <sup>1</sup>	-3.0%	-5.8%	--		
Net interest margin <sup>1</sup>	2.6%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	40.3%	27.5%	--		
Loss provision to net charge-offs (qtr)	272.6%	170.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	5.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.4%	34.1%	0.8%	6.2%	--
Closed-end 1-4 family residential	6.9%	9.6%	0.2%	0.3%	--
Home equity	3.5%	2.2%	0.0%	4.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.0%	0.0%	2.3%	0.5%	--
Commercial & Industrial	1.0%	7.5%	0.4%	0.1%	--
Commercial real estate	2.3%	4.3%	0.6%	0.9%	--
Total loans	5.9%	10.3%	0.4%	1.4%	--